

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WNI 16-017621
Shapiro & DeNardo, LLC
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ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

TARA L. LYONS A/K/A
TARA L. SHEEHAN, DEBTOR



Order Filed on July 29, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

CASE NO.: 19-17259-JKS

HEARING DATE: JULY 25, 2019

JUDGE: HONORABLE JOHN K.
SHERWOOD

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: July 29, 2019

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

This matter being opened to the Court by Todd S. Cushner, attorney for the Debtor upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor will apply through Secured Creditor's Servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 34 Pershing Avenue, Ridgewood, NJ 07450.
2. This loan modification review shall be completed by September 23, 2019, or further ordered by the Court.
3. Starting May 1, 2019 Debtor agrees to maintain contractually monthly post-petition payments to Creditor in the amount to \$3,367.31.
4. If a loan modification is not offered by the date specified in Paragraph Two (2), Debtor must within fourteen (14) days of receipt of the denial; 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$93,953.83 as filed in Proof of Claim No.2-1, 2) modify the Chapter 13 Plan to surrender the subject property, or 3) Convert to a Chapter 7 case.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on June 26, 2019; ECF Doc. No.: 30.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan.

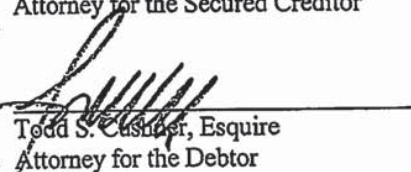
We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC



Charles G. Wohlrab, Esquire
Attorney for the Secured Creditor

Date: 7-23-19



Todd S. Cushner, Esquire
Attorney for the Debtor

Date: 7/23/19

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Tara L. Lyons
Debtor

Case No. 19-17259-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db +Tara L. Lyons, 34 Pershing Avenue, Ridgewood, NJ 07450-3909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee
of the GMACM Home Equity Loan Trust 2005-HE3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Indenture
Trustee of the GMACM Home Equity Loan Trust 2005-HE3 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Todd S Cushner on behalf of Debtor Tara L. Lyons todd@cushnerlegal.com,
alyssa@cushnerlegal.com; jrufo@cushnerlegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6